

PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

(Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70)

REC'D 21 JUN 2006

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Applicant's or agent's file reference AY/2005.1734	FOR FURTHER ACTION See Form PCT/IPEA/416	
International application No. PCT/SG2005/000036	International filing date (day/month/year) 14 February 2005	Priority date (day/month/year) 13 February 2004
International Patent Classification (IPC) or national classification and IPC Int. Cl. G06Q 20/00 (2006.01)		
Applicant PAYSETTER PTE LTD et al		

1. This report is the international preliminary examination report, established by this International Preliminary Examining Authority under Article 35 and transmitted to the applicant according to Article 36.
2. This REPORT consists of a total of 3 sheets, including this cover sheet.
3. This report is also accompanied by ANNEXES, comprising:
 - a. ☐ (sent to the applicant and to the International Bureau) a total of sheets, as follows:
 - ☐ sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications authorized by this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions).
 - ☐ sheets which supersede earlier sheets, but which this Authority considers contain an amendment that goes beyond the disclosure in the international application as filed, as indicated in item 4 of Box No. I and the Supplemental Box.
 - b. ☐ (sent to the International Bureau only) a total of (indicate type and number of electronic carrier(s)) , containing a sequence listing and/or table related thereto, in electronic form only, as indicated in the Supplemental Box Relating to Sequence Listing (see Section 802 of the Administrative Instructions).
4. This report contains indications relating to the following items:

<input checked="" type="checkbox"/> Box No. I	Basis of the report
<input type="checkbox"/> Box No. II	Priority
<input type="checkbox"/> Box No. III	Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
<input type="checkbox"/> Box No. IV	Lack of unity of invention
<input checked="" type="checkbox"/> Box No. V	Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
<input type="checkbox"/> Box No. VI	Certain documents cited
<input type="checkbox"/> Box No. VII	Certain defects in the international application
<input type="checkbox"/> Box No. VIII	Certain observations on the international application

Date of submission of the demand 13 December 2005	Date of completion of this report 08 June 2006
Name and mailing address of the IPEA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustalia.gov.au Facsimile No. (02) 6285 3929	Authorized Officer S KAUL Telephone No. (02) 6283 2182

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.

PCT/SG2005/000036

Box No. I **Basis of the report**1. With regard to the **language**, this report is based on:

- ☒ The international application in the language in which it was filed
- ☐ A translation of the international application into _____, which is the language of a translation furnished for the purposes of:
- ☐ international search (under Rules 12.3(a) and 23.1 (b))
- ☐ publication of the international application (under Rule 12.4(a))
- ☐ international preliminary examination (Rules 55.2(a) and/or 55.3(a))

2. With regard to the **elements** of the international application, this report is based on (*replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report*):

- ☐ the international application as originally filed/furnished
- ☐ the description:
- | | |
|--------|--|
| pages | as originally filed/furnished |
| pages* | received by this Authority on _____ with the letter of |
| pages* | received by this Authority on _____ with the letter of |
- ☐ the claims:
- | | |
|--------|---|
| pages | as originally filed/furnished |
| pages* | as amended (together with any statement) under Article 19 |
| pages* | received by this Authority on _____ with the letter of |
| pages* | received by this Authority on _____ with the letter of |
- ☐ the drawings:
- | | |
|--------|--|
| pages | as originally filed/furnished |
| pages* | received by this Authority on _____ with the letter of |
| pages* | received by this Authority on _____ with the letter of |
- ☐ a sequence listing and/or any related table(s) - see Supplemental Box Relating to Sequence Listing.

3. ☐ The amendments have resulted in the cancellation of:

- ☐ the description, pages
- ☐ the claims, Nos.
- ☐ the drawings, sheets/figs
- ☐ the sequence listing (*specify*):
- ☐ any table(s) related to the sequence listing (*specify*):

4. ☐ This report has been established as if (some of) the amendments annexed to this report and listed below had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).

- ☐ the description, pages
- ☐ the claims, Nos.
- ☐ the drawings, sheets/figs
- ☐ the sequence listing (*specify*):
- ☐ any table(s) related to the sequence listing (*specify*):

* If item 4 applies, some or all of those sheets may be marked "superseded."

Box No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims 15-17, 29-30, 42-46	YES
	Claims 1-14, 18-28, 31-41	NO
Inventive step (IS)	Claims	YES
	Claims 1-46	NO
Industrial applicability (IA)	Claims 1-46	YES
	Claims	NO

2. Citations and explanations (Rule 70.7)

- D1: WO 2002/019225 A1 (INFOSPACE), 7 March 2002

NOVELTY (N) claims 1-14, 18-28, 31-41

Claims 1-14, 18-28 and 31-41: These claims lack novelty when compared to document D1, which discloses all the features of the claims.

INVENTIVE STEP (IS) claims 1-46

Claims 1-14, 18-28 and 31-41: As above.

Claims 15-17, 29-30 and 42-46: These claims lack inventive step in light of D1. Their additional features are at most workshop improvements on the cited invention.